

**AMENDMENTS TO THE SPECIFICATION**

Please amend the following paragraphs of the specification:

At page 1, please amend the first paragraph as follows:

**BACKGROUND OF THE INVENTION**

**1. Related Applications**

This application is a continuation of and claims priority to and the benefit of U.S. Patent Application Serial No. 09/618,407, filed July 18, 2000, entitled—titled "WALLET CONSOLIDATOR," now U.S. Patent No. 6,293,462, which is a continuation of U.S. Patent Application Serial No. 09/087,193, filed May 29, 1998, entitled—titled "WALLET CONSOLIDATOR," now U. S. Patent No. 6,131,811.

At page 1, please amend the second paragraph as follows:

**2. Field of The Invention. ~~FIELD OF THE INVENTION~~**

At page 1, please amend the third paragraph as follows:

**3. Description of Related Art. ~~BACKGROUND OF THE INVENTION~~**

Please replace paragraph [0015] with the following:

[0015] In addition to displaying items stored in the memory 120 of the wallet consolidator 100, or alternatively the memory of the smart card, the display screen 200 is used for programming and/or otherwise controlling operation of the wallet consolidator 100. For example, the display screen 200, in conjunction with the keypad 150 and/or the user input cluster 130, is used by the user to input a passcode to gain access to the wallet consolidator 100. In an alternative embodiment, the keypad 150 is effectuated using a touch sensitive display screen 200. After gaining access to the wallet consolidator 100, the controller 110 displays a menu of functions on

In re application of:  
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Application No. 09/923,617

the display screen 200 and the user makes a selection by either using the user input cluster 130 to scroll through and select an option or directly selecting ~~and~~an option using the keypad 150. The types of options include, but are not limited to, selecting a card to add or delete, duplicating information, transferring data, moving cash or accessing various types of information such as electronic coupons, identification information or medical records among others. Based on the selected option, the wallet consolidator 100, via the display screen 200 traverses an action tree which instructs the user on the use of the wallet consolidator 100.